

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Tirbhowan Bisnauth
Mooldevi Bisnauth
Debtors

Case No. 20-02070-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Dec 05, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Tirbhowan Bisnauth, Mooldevi Bisnauth, 144 Lenape Trail, Albrightsville, PA 18210-3915
5342234	+ Carbon County Prothonotary, PO Box 131, Jim Thorpe, PA 18229-0131
5342235	+ Carbon County Sheriff, PO Box 147, Jim Thorpe, PA 18229-0147
5342241	+ James C. Warmbrodt, Esq., KML Law Group PC, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Dec 05 2023 23:40:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5342233	^ MEBN	Dec 05 2023 18:37:24	Apex Asset Management, 2501 Oregon Pike, Lancaster, PA 17601-4890
5342232	^ MEBN	Dec 05 2023 18:37:23	Apex Asset Management, 2501 Oregon Pike, Suite 201, Lancaster, PA 17601-4890
5342236	+ Email/Text: bankruptcy@firstenergycorp.com	Dec 05 2023 18:41:00	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
5342237	^ MEBN	Dec 05 2023 18:37:29	Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
5343839	+ EDI: DIRECTV.COM	Dec 05 2023 23:40:00	Directv, LLC, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072
5342238	+ Email/Text: bknotice@ercbpo.com	Dec 05 2023 18:41:00	Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
5342239	+ Email/Text: bknotice@ercbpo.com	Dec 05 2023 18:41:00	Enhanced Recovery Corp, Po Box 57547, Jacksonville, FL 32241-7547
5342240	+ EDI: LCIICSYSTEM	Dec 05 2023 23:40:00	I C System, Po Box 64378, Saint Paul, MN 55164-0378
5342242	Email/Text: camanagement@mtb.com	Dec 05 2023 18:41:00	M&T Bank, PO Box 1288, Buffalo, NY 14240-1288
5351143	Email/Text: camanagement@mtb.com	Dec 05 2023 18:41:00	M&T Bank, PO Box 840, Buffalo, NY 14240
5342243	+ Email/Text: joe.papagno@smscollects.com	Dec 05 2023 18:41:00	Source Rcvry, Po Box 486, Mount Laurel, NJ 08054-0486
5342709	+ EDI: SYNC	Dec 05 2023 23:40:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5342244	+ EDI: VERIZONCOMB.COM	Dec 05 2023 23:40:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO

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5342245 + EDI: VERIZONCOMB.COM

63304-2225

Dec 05 2023 23:40:00

Verizon, 500 Technology Dr, Weldon Spring, MO
63304-2225

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Kim M Diddio	on behalf of Debtor 1 Tirbhowan Bisnauth kdiddio@diddiolaw.com kdiddio@gmail.com;r52326@notify.bestcase.com
Kim M Diddio	on behalf of Debtor 2 Mooldevi Bisnauth kdiddio@diddiolaw.com kdiddio@gmail.com;r52326@notify.bestcase.com
Michael Patrick Farrington	on behalf of Creditor M&T BANK mfarrington@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1

Tirbhowan Bisnauth

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8245

EIN --

Debtor 2

Mooldevi Bisnauth

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9767

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:20-bk-02070-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tirbhowan Bisnauth

Mooldevi Bisnauth

**By the
court:**12/5/23Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.